application:

**Listing of Claims:** 

Claim 35 (amended): A system for effecting electronic payment for goods or services

comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on

behalf of an end-user to pre-pay for selected goods or services, the terminal operable to exchange

electronic messages with a financial network;

a financial network operable to exchange electronic messages with the point-of-sale

terminal;

a payment processor including a database for storing a list of participating point-of-sale

merchants and further including a database associating each of a plurality of intermediary

account numbers with at least one corresponding end-user account number, each end-user

account number associated with a corresponding vendor; and

the payment processor operable to exchange electronic messages with the point-of-sale

terminal via the financial network and including means for crediting an indicia of monetary value

to a corresponding intermediary account stored in a database coupled to the payment processor in

response to receiving a payment message from the point-of-sale terminal, and further including

interface means for communicating at least a recharge transaction to the corresponding vendor to

credit a selected one of the end-user accounts associated with the corresponding intermediary

account in response to crediting the corresponding intermediary account.

Claim 36 (original): A system according to claim 35 wherein the point-of-sale terminal

comprises an automated teller machine (ATM).

Claim 37 (original): A system according to claim 35 wherein the point-of-sale terminal

comprises a vending machine.

Claim 38 (original): A system according to claim 35 wherein the financial network comprises a

card association network.

Claim 39 (original): A system according to claim 35 and further comprising an acquiring

processor for communicating messages between the financial network and a plurality of such

terminals.

Claim 40 (amended): A method for effecting payment for telephone services comprising:

establishing an intermediary account having a corresponding account identifier;

associating the account identifier of the intermediary account with an end-user's prepaid

account maintained by a telecommunication vendor and storing the association in a database

coupled to a central payment processor, wherein the association includes information that allows

the central payment processor to identify the end-user's prepaid account when presented with the

account identifier;

facilitating a payment transaction between the end-user and a point-of-sale, the payment

transaction comprising receiving a payment from the end-user at the point-of-sale together with

the account identifier for loading value into the end-user's prepaid account;

electronically communicating data indicative of the transaction from the point-of-sale to

the central payment processor;

in the central payment processor, validating the transaction data and transmitting a

response to the point-of-sale; and

in the central payment processor, if the validating step results in approval of the

transaction, sending a message to the telecommunication vendor for loading value into the end-

user's associated prepaid account responsive to the payment transaction.

Claim 41 (original): A method according to claim 40 wherein said communicating step

comprises direct communication between the point-of-sale and the central payment processor.

Claim 42 (original): A method according to claim 40 wherein said communicating step

comprises communication between the point-of-sale and the central payment processor via a

merchant hub.

Claim 43 (amended): A method according to claim 40 and further comprising designating an

intermediary bank account and collecting an amount of money equal to the payment amount,

subject to adjustment, from the point-of-sale merchant's bank account into the intermediary bank

account by electronic funds transfer.

Claim 44 (original): A method according to claim 43 wherein said collecting step is carried out

in a batch mode on a daily basis.

Claim 45 (original): A method according to claim 43 wherein said collecting step is effecting via

the ACH.

Claim 46 (original): A method according to claim 43 wherein the telecommunications vendor is

a prepaid platform operator.

Claim 47 (amended): A method according to claim 43 and further comprising settling the

transaction by transferring an amount of money equal to the payment amount, subject to

account by electronic funds transfer.

Claim 48 (currently amended): A method for effecting payment for goods or services

comprising:

providing a centralized payment processor;

establishing an intermediary account in a database that is coupled to the payment

processor, the intermediary account having a corresponding account identifier;

associating the intermediary account with an end-user account associated with a

corresponding vendor;

conducting a payment transaction comprising receiving a payment together with the

account identifier from the end-user at a point-of-sale;

communicating data indicative of the payment transaction from the point-of-sale to the

centralized payment processor via a financial network;

in the payment processor, validating the payment transaction data and transmitting a

response to the point-of-sale, said response including an indication of approval if the validating

step results in approval of the transaction; and

in the payment processor, if the validating step results in approval of the transaction,

crediting an indicia of monetary value to the corresponding intermediary account in response to

the payment transaction; and

sending a message to the vendor for loading value into the end-user account responsive

to the payment transaction.

Claim 49 (original): A method according to claim 48 and further comprising issuing a card to

the end-user that includes identification of the end-user's intermediary account.

Claim 50 (canceled).

Claim 51 (currently amended): A method according to 50 wherein the end-user end-user account

is a pre-paid cellular phone account.

Claim 52 (currently amended): A method according to claim 50 wherein the end-user's end-

<u>user's</u> account has an account number corresponding to a valid credit card account number.

Claim 53 (currently amended): A method according to claim 52 wherein the valid credit card

account number can be presented by the end-user end-user to purchase goods and services.

Claim 54 (amended): A method according to claim 48 and further comprising designating an

intermediary bank account and collecting an amount of money equal to the payment amount,

subject to adjustment, from the point-of-sale merchant's bank account into the intermediary bank

account by electronic funds transfer.

Claim 55 (amended): A method according to claim 54 and further comprising settling the

payment transaction by transferring an amount of money equal to the payment amount, subject to

adjustment, from the intermediary bank account into the vendor's bank account by electronic

funds transfer.

Claim 56 (previously presented): A method according to claim 53 wherein the user presents the

credit card account number via the Internet, thereby enabling an anonymous purchase of goods

or services via the Internet by first making a payment in person at a point of sale to load value

into the corresponding intermediate account.

Claim 57 (currently amended): A system for effecting electronic payment according to claim 35

wherein the end user's end-user's account has an account number corresponding to a valid credit

card account number.

Claim 58 (currently amended): A system for effecting electronic payment according to claim 35

wherein the end user's end-user's account has an account number corresponding to a valid credit

card account number to facilitate electronic messaging over existing credit card association

networks.

Claim 59 (previously presented): A method for effecting payment according to claim 40 wherein

said receiving a payment from the end-user at the point-of-sale includes receiving the payment in

the form of cash.

Claim 60 (previously presented): A method for effecting payment according to claim 40 wherein

said receiving a payment from the end-user at the point-of-sale includes receiving the payment as

a debit card transaction.

Claim 61 (previously presented): A method for effecting payment according to claim 40 wherein

said receiving a payment from the end-user at the point-of-sale includes receiving the payment as

a credit card transaction.

Claim 62 (previously presented): A method for effecting payment according to claim 40 wherein

the point-of-sale is a vending machine.

Claim 63 (previously presented): A method for effecting payment according to claim 40 wherein

the point-of-sale is a brick-and-mortar retail merchant site.

Claim 64 (previously presented): A method for effecting payment according to claim 40 wherein

the point-of-sale is an automated teller machine (ATM).

Claim 64 (previously presented): A method for effecting payment according to claim 40 wherein

said electronically communicating data includes interaction with an IVR system via

telecommunications.